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Government of Ontario

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Government Publications

Consumer Guide For Senior Citizens

Use this pocket guide to protect yourself against frauds and swindles.

Hon. John Yaremko, QC
Minister
Department of Social
& Family Services

Hon. Bert Lawrence, MC, QC
Minister
Department of Financial
& Commercial Affairs

Information Sources

In addition to your many local agencies, the following sources are available to provide you with helpful information. But only you can make up your mind.

BETTER BUSINESS BUREAU

in Toronto and Ottawa

**LOCAL BOARD OF TRADE OR
CHAMBER OF COMMERCE**

Other places in Ontario

CONSUMER PROTECTION BUREAU,
Department of Financial & Commercial Affairs,
Toronto.

Signing Your Name

Before you sign a contract or an agreement, ask yourself:

Do I understand everything it says?

Do I agree with everything it says?

Are all the promises and guarantees in writing?

If your answer is "NO" to any question, **DON'T SIGN.** Check with your lawyer or someone experienced with the law of contracts.

Buying By Mail Or At The Door

Don't fall for gimmicks, free gifts or an easy way to make money at home, a bargain home in the sun, a "get-rich-quick" scheme or payment for referring your friends. Don't be rushed into making an instant decision without careful thought. Some door-to-door sales can be cancelled by registered mail within two days, but it is always wiser to do your thinking before you buy.

Buying On Credit

Don't be fooled by talk of low payments or easy credit. The law requires all the following items to be filled-in on your purchase contract:

1. Cash price
2. Down payment
3. Total finance charges
4. Annual percentage rate (interest rate)
5. Amount of each payment
6. Total number of payments.

If there are any blank spaces, **DON'T SIGN, DON'T BUY.** Don't be pressured into buying on credit rather than paying cash.

Inspectors Who Come To Your Home

Don't let service men, telephone inspectors, or repair men into your home, unless you see clear identification from the company they represent. Don't hesitate to refuse admittance until you have telephoned the company they claim to represent.

Particularly guard against phony bank inspectors. No bank will call you to take money out of your account to help them catch a supposed thief. **NEVER!** Call the police and the bank immediately and do not withdraw money from your bank.

Home Repairs

Remember repairs to your home are a major expenditure. Don't rush into a decision. Be suspicious of door-to-door salesmen offering deals on paving, chimney repairs, roofing, or siding. Get other estimates; check their reputation. If you have to sign a large contract, read it all! Consult your lawyer if you are unsure of the contract.

Personal Identification Card

Name

Address

Telephone Blood Type

In Emergency, notify

Allergies, special health conditions

3 1761 11470931 4



Health Care

Health cures. Always check with your doctor or Medical Officer of Health before you buy a health cure or join a health club. Some programs may actually turn out to be injurious to your health.

Hearing Aids and Glasses. Consult your family doctor who will probably refer you to a specialist to determine whether glasses or a hearing aid will help your particular type of sight or hearing problem. Buy only from reputable dealers who will provide correct fittings.

Social Clubs

Before you sign a contract with a social club or a dance studio, be sure you know the total cost. Check with your information sources about the reputation of the club. Be wary of vacations that promise you a social whirl for just a few dollars. Remember, if you want companionship, there are many excellent Senior Citizens Clubs, Elderly Persons Centres, adult education programs, community recreation centres and libraries, with programs you will enjoy.

Some Special Tips

1. Don't be afraid to say "NO". Don't be high-pressured into buying something you don't want or need, or making a snap decision.
2. Always check on a seller. Ask your friends, and the information sources listed here. The only companies who object to this are the ones who are trying to take advantage of you.
3. You must make up your own mind. If it sounds too good to be true, it probably is. But if you are having trouble deciding and need advice, ASK.
4. When you buy, ask for a receipt and read it through carefully. Make sure all promises and guarantees are in writing.
5. Talk with your bank manager if you are going into your savings for a business deal or a large purchase.
6. If you need help and are unsure of the government department concerned, contact your local elected representative (M.P.P., M.P., alderman, or reeve), who will answer your questions or direct you to the agency involved.
7. For further information concerning consumer protection, contact:

Consumer Protection Bureau,
Department of Financial & Commercial Affairs,
555 Yonge Street,
Toronto 284, Ontario — Phone 365-6471

For more information concerning general services for the elderly contact:

Office on Aging — Homes for the Aged Branch,
Department of Social & Family Services,
Hepburn Block — Parliament Buildings,
Toronto 182, Ontario — Phone 365-5336

Fill In Your Personal Phone List

Financial & Legal

Your bank or credit union

Your insurance agent

Better Business Bureau

Local Board of Trade, or

Chamber of Commerce

Your lawyer or Legal Aid

Local Police

M.P.P.

Consumer Protection Bureau, or
local office of the Department of
Financial & Commercial Affairs

Social

Your minister, priest or rabbi

Your Senior Citizens Club or Centre

Municipal Social Service

(Welfare) Department

Your local Home for the Aged

Community Information Service

Office on Aging

Homes for the Aged Branch Phone 365-5336

Department of Social & Family

Services

Parliament Buildings, Toronto

Medical

Your doctor

Hospital or clinic

Public Health Unit

Your dentist

Red Cross

Victorian Order of Nurses
